

Amendment to the Claims:

In compliance with the Revised Amendment Format, a complete listing of claims is provided herein.

1-15. (Canceled)

16. (Previously Presented) A method of controlling card holder verification, said method comprising:

checking the presence of a trusted association between at least one device and a card usable with the at least one device, wherein the checking comprises comparing by one of the card and the at least one device a first identifier stored on the card with one or more identifiers stored in the at least one device; and

if the checking indicates the presence of the trusted association, then performing card holder verification separate from the comparing using the card and without a holder of the card providing information by providing another identifier to the card from the at least one device for comparing by the card to a second identifier stored on the card that is different from the first identifier, otherwise, if the checking indicates no trusted association, then involving the holder of the card in performing card holder verification by the card.

17. (Previously Presented) The method of claim 16, wherein the at least one device is located in a trusted environment.

18. (Previously Presented) The method of claim 16, wherein the card comprises a chipcard.

19. (Previously Presented) The method of claim 16, wherein the performing card holder verification without a holder of the card providing information comprises performing card holder verification hidden from the holder of the card.

20. (Previously Presented) The method of claim 19, wherein the performing card holder verification hidden from the holder of the card comprises automatically obtaining a personal identification number of the holder of the card and verifying the personal identification number without the holder of the card providing the personal identification number.

21. (Canceled).

22. (Previously Presented) The method of claim 16, wherein the comparing comprises comparing a card identifier stored on the card with one or more card identifiers stored in the device.

23. (Previously Presented) The method of claim 22, wherein the card identifier is associated with a personal identification number usable in card holder verification, and said method further comprises replacing the personal identification number with another personal identification number.

24. (Previously Presented) The method of claim 22, wherein the card identifier is associated with a personal identification number usable in card holder verification, and said method further comprises erasing the association between the card identifier and the personal identification number.

25. (Previously Presented) The method of claim 16, wherein the comparing comprises comparing an identifier of the device with one or more device identifiers stored on the card.

26. (Previously Presented) The method of claim 25, wherein the device identifier is associated with a personal identification number usable in card holder verification, and said method further comprises replacing the personal identification number with another personal identification number.

27. (Previously Presented) The method of claim 25, wherein the device identifier is associated with a personal identification number usable in card holder verification, and said method further comprises erasing the association between the device identifier and the personal identification number.

28. (Previously Presented) The method of claim 16, wherein the performing card holder verification without a holder of the card providing information comprises automatically obtaining a personal identification number of the holder of the card and verifying the personal identification number without requesting information from the holder of the card, and wherein the involving the holder of the card comprises requesting the holder of the card to enter the personal identification number.

29. (Previously Presented) The method of claim 16, further comprising associating the at least one device and the card.

30. (Previously Presented) The method of claim 29, further comprising controlling the association between a device of the at least one device and the card.

31. (Previously Presented) The method of claim 30, wherein the controlling comprises using a network connectable to the device.

32. (Previously Presented) The method of claim 16, wherein the checking is between at least one device and a plurality of cards, and wherein the performing card holder verification without a holder of the card providing information is for a plurality of holders.

33. (Previously Presented) A method of performing card holder verification, said method comprising:

checking the presence of a trusted association between at least one device and a card usable with the at least one device, wherein the checking comprises comparing by one of the card and the at least one device a first identifier stored on the card with one or more identifiers stored in the at least one device; and

performing card holder verification by the card separate from and based on the checking, wherein:

if the checking indicates the presence of the trusted association, then a personal identification number of the holder of the card different from the first identifier is automatically provided to the card from the at least one device, and verified using the card without the holder of the card providing information;

however, if the checking indicates no trusted association, then the holder of the card is requested to enter the personal identification number to verify the holder of the card via the card comparing the personal identification number entered to a second identifier stored on the card.

34-47. (Canceled)